

AXA Insurance Singapore Pte Ltd

Attn: Motor Claims Department

Dear Sir / Madam,

**ACCIDENT INVOLVING VEHICLE NO SLM 4941 Y & SHC 5783 E AT MINOR
ROAD MERGING INTO CTE (CITY) on 27/02/2021**

We understand that you are the insurer of SHC 5783 E vehicle.

I/We wish to inform you that my/our vehicle SLM 4941 Y have been completed repairs to my/our satisfaction by M/s GUAN MOTOR WORKS. I/We therefore propose to claim from your as follow:

1.	Cost of Repairs	S\$	3,250.00
2.	Loss of Use (S\$ <u>120.00</u> x <u>07</u> days)	S\$	840.00
3.	LTA Search Fee	S\$	7.49
TOTAL		S\$	4,097.49

Please let us have your reply soonest possible.

Thank you.

Yours faithfully,



A handwritten signature in black ink, appearing to read 'Gary', is written over a horizontal line.

In the matter of an accident involving motor vehicles
SLM 4941 Y and SHC 5783E at Minor road merging into
CTE (CITY) on 27-02-2021.

1. WARRANT TO ACT

I/We, TEW CHOON HOU, (NRIC No.) SXXXX 4882
of The Gardens At Bishan, 1 Sin Ming Walk, #15-36, Singapore 575574
hereby authorise M/s GUAN MOTOR WORKS to act on my/our
behalf in respect of the above matter.

2. AUTHORITY

- a) I/We hereby authorise you to commence legal proceedings in my/our name(s) and to take instructions from my car-repairers who I/we have appointed as my/our agent(s) in respect of my/our claim.
- b) I/We hereby authorise you to pay to yourselves all Party and Party costs you may at any time receive in connection with the above matter and confirm that there will be no need to pay the same into the Client(s)'s Account with your Bankers
- c) I/We hereby further authorise you to release all proceeds of settlement monies received by you (after deducting of your legal costs) to my repairers M/s GUAN MOTOR WORKS in settlement of my outstanding bill/account with them.
- d) I/We only wish to be informed of my/our case when it is necessary on your part. I/We hereby direct you to keep my car-repairers informed of all matters relating to my claim, as and when it is necessary to do so.
- e) I/We hereby authorise you to deposit in your Firms' client's account any cheques received by you and made in my/our firm's name.
- f) I/We have read and understood the above.



(Signature)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SHC 5783E	(Insd veh)	Model: SUBARU FORESTER 2.0I-L CVT AWD SR
	SLM 4941Y	(TP veh)	
Date of Accident/ Time:	27/02/2021 11:00		

Repair Estimate	: \$	6,313.04	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum	: \$	3,950.00	(GLOBAL SUM)
Payee Name : GUAN MOTOR WORKS			
Is Third Party Workshop GIA Registered? [] YES [✓] NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:		Agreed Liability <u>100</u> (%)
B)	For GIA Registered Workshop:		BOLA Applicable: Yes/ No BOLA Scenario No: _____
	BOLA Liability: _____ (%)		Assessed Liability (*): _____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

 Signature of workshop representative / Workshop stamp Name of Representative: _____ Date: <u>07/10/2021</u>	<u>Chiam Koun</u> Signature of Witness / Workshop stamp (if applicable) Name of Witness: <u>Pang Chiam Koun</u> Date: <u>7-10-2021</u>
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: <u>12/10/2021</u>	

源摩哆廠

GUAN MOTOR WORKS

Business Regn. No: 081026-00E

176 Sin Ming Drive #02-03 Sin Ming Autocare Singapore 575721 Tel: 6453 6111 H/P: 9742 6003

Messrs: TEW CHOON HOU

Invoice No: 5183

Date : 03-05-2021

SUBARU FORESTER 2.0I-L – SLM 4941 Y
=====

Lump sum repair cost inclusive of spare parts and
labour charges.

\$ 3,250.00

Dollars Three thousand Two hundred Fifty only.



E.&O.E.



WIN WIN RENT-A-CAR PTE LTD

Invoice

SLM4941Y
TEW CHOON HOU

Invoice No : WPLIN0005071
Invoice Date : 25/3/2021
Due Date : 25/3/2021
VHA No : 5674
Referral ID : G031

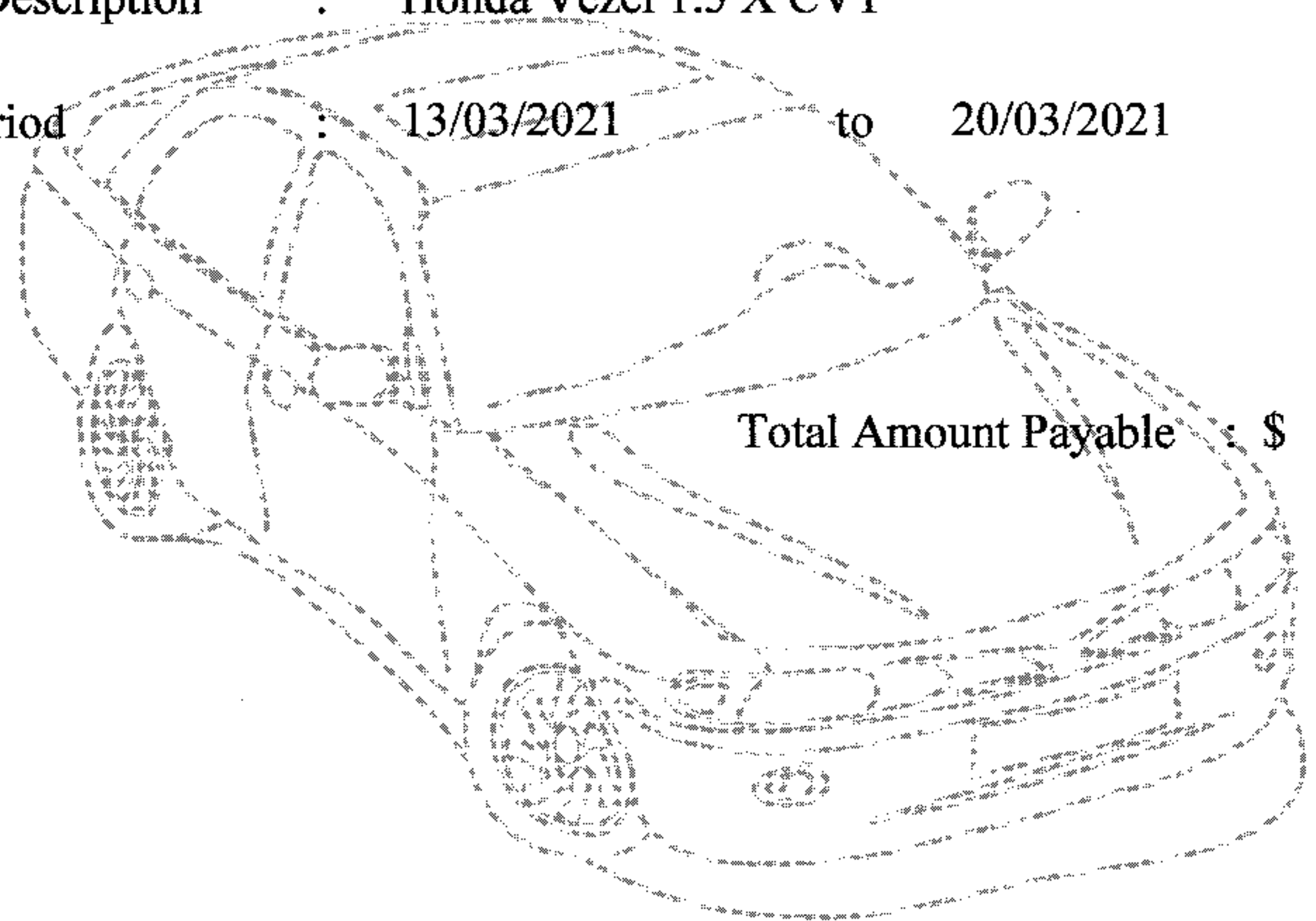
Description :	Amount
Rental for 7 Day/s @ \$120 per Day \$	840.00

Vehicle No : SMF7985B

Vehicle Description : Honda Vezel 1.5 X CVT

Rental Period : 13/03/2021 to 20/03/2021

Total Amount Payable : \$ 840.00



WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

VHA No: 5674

Invoice No: WPLIN 5071

Hirer's Vehicle No:

UEN: 201505115E

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS

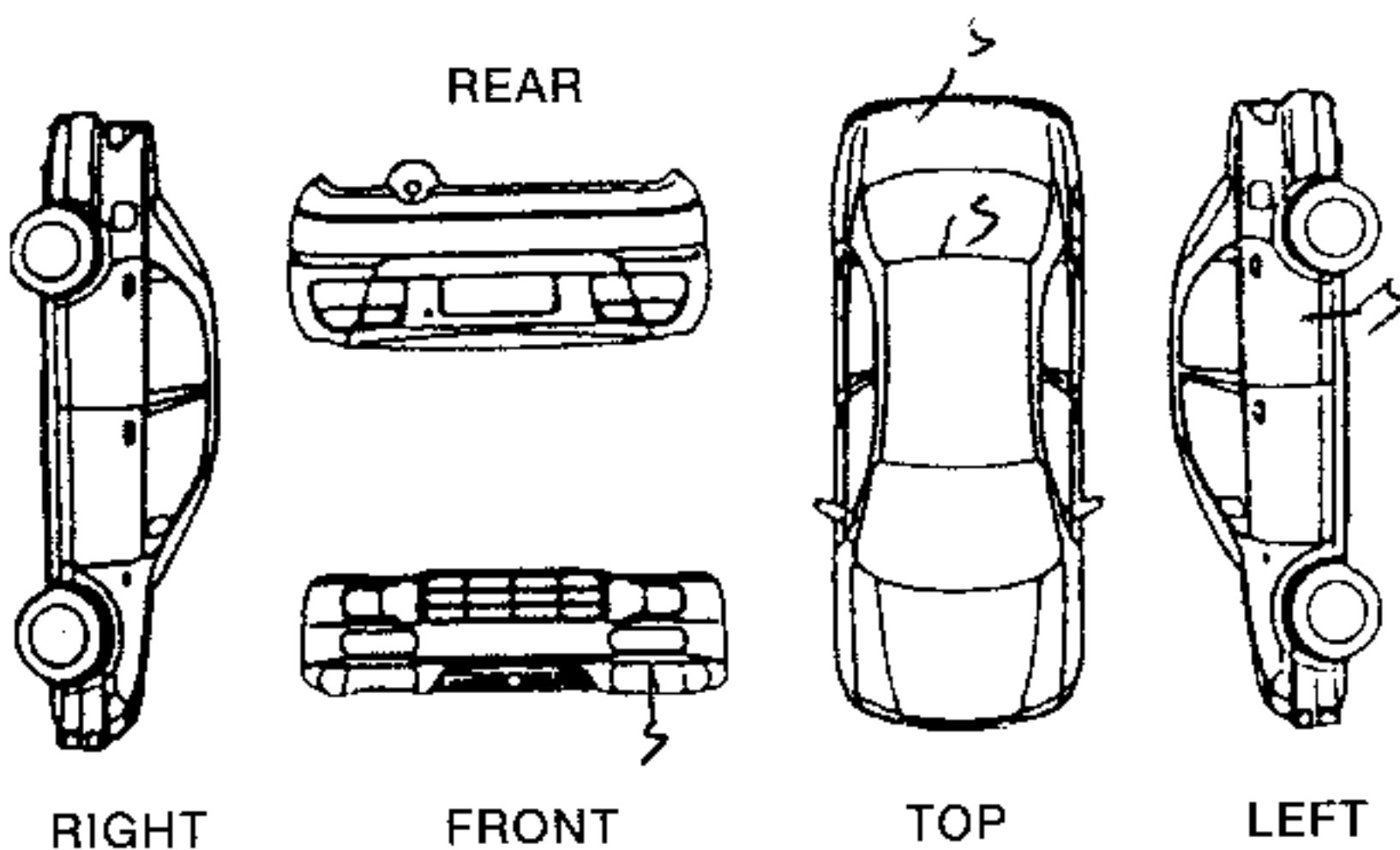
Name: (as in I/C) TEW CHOON HOH
NRIC / FIN No: S 7521488-2
Address (Res): 1 SIN MING WALK
#15-36 SINGAPORE 575574
Name & Address of Employer: _____
Occupation: _____ Driving Exp: _____
Singapore Driving Licence No: S 7521488-2
Issue Date: 24-5-1995 Date of Birth: 20-7-1975
Tel: (O) _____ (R) _____ HP: 98804890

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) _____
NRIC / FIN No: _____
Address (Res): _____
Occupation: _____ Driving Exp: _____
Singapore Driving Licence No: _____
Issue Date: _____ Date of Birth: _____
Tel: (O) _____ (R) _____ H/P: _____

VEHICLE CHECK LIST

INDICATE: D - DENTS
A - ACCIDENTS S - SCRATCHES



MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: _____

Vehicle No: SMF7985B Replace Veh No: _____

Mileage Out: 83524 Mileage Out: _____

Make & Model: HONDA VEZEL Auto/ Manual

Out : Date 13/3/21 Time: 1 PM

HIRE / PERIOD EXPIRY Time: _____

NON-WAIVER EXCESS=\$ 2000 /

CHARGES				
Daily	7	@ \$ 120 per day	\$ 840	-
Weekly		@ \$ per week		
Monthly		@ \$ per month		
Hours		@ \$ per hour		
Extension		@ \$		
Delivery/Collection Service				
SUB-TOTAL \$				

PETROL LEVEL

Out	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY. INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT. THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
20-3 2021	3.10 PM				

Jasper Chua (LKK Auto)

From: Jasper Chua (LKK Auto)
Sent: August 25, 2021 3:44 PM
To: Claims
Cc: transcab_avaclaims@ava-ins.com
Subject: ACCIDENT INVOLVING SHC 5783E (AXA) AND SLM 4941Y ALONG/AT CTE TOWARDS CITY BEFORE BENDEMEER ROAD ON 27/02/2021

25 AUGUST 2021

Transcab Taxi
Singapore

Dear Sir,

OUR REF : CC4/ASM21003422/Qba3/ S1M0348U
YOUR REF : P2413997 (SHC 5783E)

ACCIDENT INVOLVING SHC 5783E (AXA) AND SLM 4941Y ALONG/AT CTE TOWARDS CITY BEFORE BENDEMEER ROAD ON 27/02/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from GUAN MOTOR WORKS acting on behalf of the owner of SLM 4941Y against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as it is a head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, we shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to cst@axa.com.sg / jasperchua@lkkauto.com or deliver it by hand to our Customer Care Centre.

This letter should not be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6841 2928 or email us at jasperchua@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Jasper Chua | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jasperchua@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



<TP - MANDATE IA> - S1M03GVU [ACCIDENT INVOLVING SHC
5783E(OI) & SLM 4941Y (TP) ON 27/02/2021]

Type

Question

Message

Hi Jasper, LOR - proceed. COR - propose at LS range from \$3000 to \$3200 max Thanks

Reply